

# STUDENT FINANCIAL STABILITY College Profile Series

### **Cerritos College**

#### Introduction

At Cerritos, student financial stability is social justice work. As Vice President of Student Services Dr. Dilcie Perez<sup>1</sup> shares, "Everything we do related to student financial stability is about our students getting their degree.... It's all about increasing their social mobility."

With a 70 percent Latinx student body and more than half of its students receiving Pell grants, Cerritos knows that students' financial stability directly impacts their academic progress and success. The college is intent on removing barriers while staying focused on its primary mission. Perez states, "It's not our job to solve every basic need; we are experts in education. Our job is to mitigate obstacles to their degree."

When COVID-19 hit in 2020, Cerritos was in the throes of guided pathways redesign, restructuring to ensure students make informed choices and stay the course to completion. The college was also working to systemically address students' basic needs as a key access and retention strategy. With the pandemic exacerbating students' financial instability and impacting their ability to remain enrolled, Cerritos has advanced the integration of these efforts to provide students the holistic support they need throughout their journey, as described below.

## Student Financial Stability in Action

## **Equipping Students to Meet Their Basic Needs**

Pamela Sepulveda, Case Manager with the Falcon's Nest — a centralized hub of support services for students facing basic needs insecurity — explains that

#### **COLLEGE QUICK FACTS\***

Location:

Cerritos, CA

Campus Setting:

Large Suburb

Fall 2021 Enrollment: 18,656

% Pell Grant Recipients:

53%

(Full-Time, Beginning Students)

\*Most recent data available in Integrated Postsecondary Education Data System (IPEDS)

## STUDENT FINANCIAL STABILITY DEFINED

Colleges that foster student financial stability work to ensure that students are financially secure across their higher education journey, through both financial aid and other sources. They are intentional about helping students:

- Cover college costs, such as tuition, books, supplies, materials, and fees.
- Address basic needs, including housing, food, childcare, technology, transportation, health care, mental health, and utilities.
- Make informed choices about their education and career so their decisions improve their economic and social mobility.

<sup>&</sup>lt;sup>1</sup> As of summer 2022, Dr. Perez transitioned to a new position with the California State University Office of the Chancellor.

the college is fundamentally "teaching students how to fish." She elaborates, "It's less of us doing everything and more about students navigating systems in front of them. We want to help make them resilient and resourceful. It's the key to their sustainability."

The Falcon's Nest provides a venue for students to access both college and community resources, right at the campus's "front door." Staffed by Sepulveda and a team of professionals, which includes seven Master of Social Work (MSW) interns from local universities, the Falcon's Nest serves as a physical entry point for students to both get immediate needs met and begin preparing for long-term security. Faculty refer students, or students can just walk into the hub or initiate a request for support via an online referral form, prominently featured on the Cerritos website. Additionally, Falcon's Nest staff proactively advertise services; they market to programs that are known to serve student experiencing economic hardship, and MSW interns liaise with all student-facing programs to reach any student that might need Falcon's Nest support.

Once engaged, a student is assigned a case manager who will work with them throughout their entire academic year as needed. Through a comprehensive intake process, the case manager assesses not only the student's basic needs concerns, but also their mental and physical health, employment status, and social and family support. During this process, the case manager informs the student about the assistance (including public benefits) for which they are eligible and facilitates their connections to those supports.

Throughout these engagements, the case manager normalizes the use of resources and services and teaches the student how to be their own advocate. Sepulveda explains, "Initially, so many students see this process as shameful... they don't want to 'take from others.' Helping them know that it's a strength to know how to utilize resources is a paradigm shift for many students" In 2021–2022, 450 students received this intensive case management support.

Signature on-campus resources include a food market, designed as a Trader Joe's-style experience to normalize student use; a clothing program; and laptops on loan. The college also offers targeted rental assistance for students who might need help covering a month or two of housing payments. Further, Cerritos partners with Jovenes, Inc., a local community-based organization, to provide near-campus housing through "The Village" — a first-ever offering in the California Community Colleges. Based on limited housing capacity and an assessment of student need, the college prioritizes these townhomes and apartments for homeless students under 25 years old. In addition, Cerritos and Jovenes offer a rapid rehousing program for students over 25 years old.

The college also seeks to develop students' financial literacy in the intake process and beyond. Perez asserts, "It's more costly to be poor than to manage your finances. We're thinking about how to build the practical skills and knowledge base [students] need." To that end, the Falcon's Nest intake experience additionally includes working with the student to create a budget, helping them build accountability for their choices, and identify actions that can immediately strengthen their financial health while they work toward their academic and career goals (e.g., take on another shift of work or obtain a part-time job on campus). Each time a student accesses a new support, a case manager raises any related financial literacy considerations. Further, the Financial Aid Office provides a financial literacy workshop series available to all students, covering topics such as understanding credit scores and using coupons.

#### Supporting Students in Making Informed College and Career Choices

Cerritos is also keenly focused on ensuring that all student financial stability supports reinforce students' academic success. Through the college's guided pathways redesign work, Cerritos identified key momentum points that contribute to students' completion such as engaging students in comprehensive education planning by the end of the first semester and requiring them to take math in the first year. The college is organizing student experiences and supports to increase student achievement of those milestones, and the Falcon's Nest Basic Needs team is a key player in that work.

The intake process zeros in on students' educational goals; case managers ensure students have a current and comprehensive plan (and refer them to counseling if they still need to develop one) and promote student awareness of other key academic activities. Each case manager additionally works with one of Cerritos's eight Learning and Career Pathways (LCPs) and helps monitor students' academic progress from orientation through graduation as a member of the LCP's success team. Using predictive analytics based on the identified momentum points and monitoring progress via EAB Navigate, the success team identifies which students may need low-, medium-, or high-touch support. Case managers are involved in proactively reaching out to students accordingly and working with them to clear financial barriers to milestone achievement and goal completion.

In addition, the college is equipping students and personnel alike with easily accessible information on holistic supports. A co-curricular syllabus, available in the college's learning management system (Canvas), details numerous student financial stability supports available on campus and who to contact for specific services and resources.

To further complement these supports, Cerritos is prototyping paid work-based learning experiences for "high-risk" students attached to their programs of study. These experiences are multifold in their purpose: provide students immediate financial stability, help them make informed decisions about their academic and career paths, and boost their social capital so they are well-positioned for family-sustaining employment post-college. In the current approach, Cerritos requires students to attend a month-long series of job readiness workshops. Once complete, they work with a mentor from a local employer and receive a summer internship. A goal of this program is for those who finish their internship to build relationships with employers that may lead to a long-term paid position — both of which are funded by the employer. In the first iteration, Cerritos is engaging 20 students and hopes to refine and expand the program.

#### **Helping Students Know and Cover College Costs**

Cerritos is also experimenting with ways to incentivize the retention of students who are experiencing financial hardship by covering tuition and fees so they can remain enrolled. Perez explains, "First-generation students are caring for family members, and they have so many responsibilities. We wanted to mitigate the enticement to take less classes in order to work."

At the same time, the college wants to intentionally encourage positive academic behaviors, specifically full-time enrollment, and persistence. During the peak of the pandemic, the college established an intentional grant process using its federal Higher Education Emergency Relief Fund (HEERF) dollars, awarding students up to \$3,000: the more units taken, the more funds received. Further, rather than allocating funds up front, students receive a "paycheck" at key intervals over the course of the semester. Recognizing that HEERF dollars are likely short term, Cerritos is focusing strongly on reserving these

funds for students who are ineligible for other sources of support and building connections with other resources to cover college costs.

#### **Moving Forward**

Cerritos knows that continuing to advance students' social mobility will require further integration of student financial stability efforts into the "normal" student experience. Perez explains, "We need to 'package' ... and talk about [our support] more explicitly. We need to help students know how services are interrelated, so they know the best way to approach their finances." The college also intends to continue strengthening financial literacy offerings and integrating them into existing programs and services so students "don't feel like they have to do something extra to gain this knowledge."

Continuing to make connections between student services and academic affairs will also be key to making this integration happen. Further engaging faculty as a front-line resource for students and equipping them with the knowledge they need to direct students toward supports is a continued area of focus. Finally, an early alert system launched in summer 2022 will further bridge college functions and center business processes around what students need to stay on path. Perez concludes, "If you want to transform the student experience, you have to transform the way you do business ... to change the structure and system of the college."